

09474588_CLS1

Most Frequently Occurring Classifications of Patents Returned
From A Search of 09474588 on October 03, 2005

Original Classifications

51	705/14
23	705/10
11	707/6
9	707/102
9	707/3
8	705/26
7	707/10
6	705/27
6	705/7
6	707/101
4	382/100
4	705/35
4	707/103R
4	707/2
3	382/139
3	463/25
3	705/36R
3	800/312
2	187/295
2	370/352
2	379/100.14
2	379/216.01
2	379/265.11
2	379/92.01
2	434/236
2	455/418
2	524/491
2	705/1
2	705/400
2	705/5
2	705/8
2	705/80
2	707/1
2	707/100
2	707/104.1
2	707/9
2	717/178

Cross-Reference Classifications

30	705/10
22	705/14
18	705/26
17	707/104.1
15	707/100
13	707/3
12	235/375
12	705/1
11	707/1
11	707/5
10	705/16
10	705/27
10	707/10
10	707/2
9	235/383
9	705/7
7	235/380
7	707/4
6	235/381

2 379/88.18
2 379/904
2 379/908
2 434/362
2 435/418
2 455/2.01
2 463/20
2 524/481
2 524/483
2 524/490
2 600/301
2 600/306
2 700/231
2 700/236
2 700/240
2 701/33
2 704/270.1
2 705/38
2 705/6
2 705/75
2 706/47
2 707/201
2 709/226
2 709/230
2 709/238
2 715/530
2 715/767
2 715/808
2 718/104
2 725/9

Combined Classifications

73 705/14
53 705/10
26 705/26
22 707/3
19 707/104.1
17 707/10
17 707/100
16 705/27
15 705/7
15 707/102
14 705/1
14 707/2
14 707/6
13 235/375
13 707/1
12 707/5
11 707/101
10 235/383
10 705/16
9 705/35
8 235/380
7 235/381
7 707/4
6 463/25
6 707/9
6 709/219
5 370/352
5 379/309
5 379/93.12
5 382/100
5 705/20

? show files;ds
File 347:JAPIO Nov 1976-2005/Apr (Updated 050801)
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File 348:EUROPEAN PATENTS 1978-2005/Sep W03
 (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050929,UT=20050922
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 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2005/Sep 30
 (c) 2005 The Gale Group
 File 476:Financial Times Fulltext 1982-2005/Oct 03
 (c) 2005 Financial Times Ltd
 File 610:Business Wire 1999-2005/Oct 03
 (c) 2005 Business Wire.
 File 613:PR Newswire 1999-2005/Oct 03
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 (c) 2005 CSA.
 File 75:TGG Management Contents(R) 86-2005/Sep W4
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Set	Items	Description
S1	6	AU='SAMRA B':AU='SAMRA BABINDER'
S2	2	AU='SAMRA BS'
S3	0	AU='SAMRA BALWINDER'
S4	1	AU='BALWINDER S'
S5	12	AU='SAMRA, B. ':AU='SAMRA, B.S.'
S6	1	AU='SAMRA, BAL, 1962-'
S7	0	AU='SAMRA, BALWINDER'
S8	6	AU='NABE O'
S9	0	AU='NABE OUMAR'
S10	4	AU='NABE, O. ':AU='NABE, OUMAR, 1940-'
S11	30	S1:S10
S12	8	S11 FROM 347,348,349,350,371
S13	8	IDPAT (sorted in duplicate/non-duplicate order)
S14	7	IDPAT (primary/non-duplicate records only)
S15	22	S11 NOT S12
S16	13	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL()(ANALYSIS OR REPRESENTATION? ?) OR ALGORITHM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ?
S17	8	S15 AND S16
S18	8	S17 NOT PY>1999
S19	8	S18 NOT PD=19991230:20051130
S20	5	RD (unique items)
S21	12	S14 OR S20

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? show files;ds
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  (c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200562
  (c) 2005 Thomson Derwent
File 371:French Patents 1961-2002/BOP1 200209
  (c) 2002 INPI. All rts. reserv.
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Set	Items	Description
S1	1717936	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROF- ILE? ? OR STATISTICAL()(ANALYSIS OR REPRESENTATION? ?) OR ALG- OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICA- L()EXPRESSION? ? OR PROJECTION? ?
S2	706670	CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR US- ER? ? OR PROSPECT? ?
S3	427271	RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?)(2N)(ON())TIME OR P- ROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT?
S4	479070	MARKETING OR (NET OR PRESENT)(2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT???
S5	1764	(SUCCESSIVE OR SEQUENTIAL)()ORDER OR COMBINATION()ANALYSIS OR DEFIN???(())(TARGET? ? OR TARGETGROUP? OR FOCUS?)
S6	12714	S1(10N)S2
S7	7	S6(10N)(S3(10N)S4)
S8	0	S5(S)S7
S9	49	S3 AND S4 AND S6
S10	0	S5 AND S9
S11	0	S1 AND S2 AND S3 AND S4 AND S5
S12	340978	IC=G06F-017?
S13	24	S9 AND S12
S14	24	IDPAT (sorted in duplicate/non-duplicate order)
S15	24	IDPAT (primary/non-duplicate records only)

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? show files;ds
File 348:EUROPEAN PATENTS 1978-2005/Sep W03
    (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050929,UT=20050922
    (c) 2005 WIPO/Univentio

Set      Items      Description
S1      902051      MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROF-
          ILE? ? OR STATISTICAL()(ANALYSIS OR REPRESENTATION? ?) OR ALG-
          OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICA-
          L()EXPRESSION? ? OR PROJECTION? ?
S2      441628      CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR US-
          ER? ? OR PROSPECT? ?
S3      506662      RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS??
          OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?)(2N)(ON())TIME OR P-
          ROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR
          NONPAY? OR DELINQUEN? OR BANKRUPT?? OR DEFAULT?
S4      469288      MARKETING OR (NET OR PRESENT)(2W)VALUE OR PROSPECT()POOL? ?
          OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR
          BALANCE()TRANSFER? ? OR REACTIVAT???
S5      7109      (SUCCESSIVE OR SEQUENTIAL)()ORDER OR COMBINATION()ANALYSIS
          OR DEFIN???(?) (TARGET? ? OR TARGETGROUP? OR FOCUS?)
S6      39437      S1(10N)S2
S7      50      S6(10N)(S3(10N)S4)
S8      0      S5(S)S7
S9      17      S1(S)S2(S)S3(S)S4(S)S5
S10      53872      IC=G06F-017?
S11      5      S9 AND S10
S12      35      S6(10N)(S3(7N)S4)
S13      29      S6(7N)(S3(7N)S4)
S14      14      S10 AND S13
S15      31      S9 OR S14
S16      31      IDPAT (sorted in duplicate/non-duplicate order)
S17      31      IDPAT (primary/non-duplicate records only)

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  (c) 2005 Inst for Sci Info
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  (c) 2005 CSA.
File 34:SciSearch(R) Cited Ref Sci 1990-2005/Sep W4
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File 94:JICST-EPlus 1985-2005/Aug W1
  (c) 2005 Japan Science and Tech Corp(JST)
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
  (c) 1998 Inst for Sci Info
File 239:Mathsci 1940-2005/Nov
  (c) 2005 American Mathematical Society

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Set	Items	Description
S1	11678422	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALGOR?THM? ? OR FORMULA? ? OR LOGIC() STRUCTURE? ? OR MATHEMATICAL() EXPRESSION? ? OR PROJECTION? ?
S2	1780605	CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ?
S3	2996563	RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?) (2N) (ON()) TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER() DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT?
S4	2724696	MARKETING OR (NET OR PRESENT) (2W) VALUE OR PROSPECT() POOL? ? OR NET() CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE() TRANSFER? ? OR REACTIVAT???
S5	2394	(SUCCESSIVE OR SEQUENTIAL) () ORDER OR COMBINATION() ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?).
S6	129643	S1(10N)S2
S7	72	S6(10N) (S3(10N)S4)
S8	0	S5(S)S7
S9	0	S5 AND S7
S10	1	S3 AND S4 AND S5 AND S6
S11	4156	S1 AND S2 AND S3 AND S4
S12	2	S5 AND S11
S13	44	S6(7N) (S3(7N)S4)
S14	46	S10 OR S12 OR S13
S15	23	S14 NOT PY>1999

S16 22 S15 NOT PD=19991230:20051130
S17 20 RD (unique items)

17/3,K/7 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00113971 DOCUMENT TYPE: Review

PRODUCT NAMES: E.piphany E.6 (090247); Renaissance Balanced Scorecard 2.6 (733407)

TITLE: Analysis Does Business: Tools from E.piphany, Gentia provide new...

AUTHOR: Hammond, Mark

SOURCE: PC Week, v16 n5 p52(1) Feb 1, 1999

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020930

...analyze e-commerce operations. Scheduled for delivery in late 1999 are other modules for tracking customer loyalty and attrition, customer acquisition, and profit/ loss forecasting. Renaissance Balanced Scorecard now integrates e-mail marketing services and can send out automatic e...

17/3,K/12 (Item 4 from file: 6)

DIALOG(R)File 6:NTIS

(c) 2005 NTIS, Intl Cpyrght All Rights Res. All rts. reserv.

1558949 NTIS Accession Number: AD-A228 177/2

BETAFACT: A Code for the Statistical Analysis of Algorithms

(Technical rept. 28 Feb 89-28 Feb 90)

Sutherland, S. H.

Aptek, Inc., Colorado Springs, CO.

Corp. Source Codes: 097843000; 396034

Sponsor: Defense Nuclear Agency, Washington, DC.

Report No.: APTEK-A-90-IR; DNA-TR-90-81

Oct 90 107p

Languages: English

Journal Announcement: GRAI9109

Order this product from NTIS by: phone at 1-800-553-NTIS (U.S. customers); (703)605-6000 (other countries); fax at (703)321-8547; and email at orders@ntis.fedworld.gov. NTIS is located at 5285 Port Royal Road, Springfield, VA, 22161, USA.

NTIS Prices: PC A06/MF A01

...Descriptors: Coding; Computer programming; Computer programs; Distribution; Fortran; Hardening; Models; Monte Carlo method; Probability distribution functions; Response ; Sources; Statistical analysis ; Subroutines; Test and evaluation; Uncertainty ; User needs

17/3,K/17 (Item 3 from file: 8)

DIALOG(R)File 8:Ei Compendex(R)

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03046836 E.I. Monthly No: EI9104043280

Caryn S. Wesner-Early EIC 3600 03-Oct-05

page 1

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  (c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
  (c) 1999 The Gale Group

Set      Items      Description
S1      9652661      MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROF-
          ILE? ? OR STATISTICAL()(ANALYSIS OR REPRESENTATION? ?) OR ALG-
          OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICA-
          L()EXPRESSION? ? OR PROJECTION? ?
S2      16642711      CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR US-
          ER? ? OR PROSPECT? ?
S3      10517802      RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS??
          OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?)(2N)(ON()TIME OR P-
          ROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR
          NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT?
S4      12742853      MARKETING OR (NET OR PRESENT)(2W)VALUE OR PROSPECT()POOL? ?
          OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR
          BALANCE()TRANSFER? ? OR REACTIVAT???
S5      5849      (SUCCESSIVE OR SEQUENTIAL)()ORDER OR COMBINATION()ANALYSIS
          OR DEFIN???()(TARGET? ? OR TARGETGROUP? OR FOCUS?)
S6      705249      S1(10N)S2
S7      991      S6(10N)(S3(10N)S4)
S8      0      S5(S)S7
S9      0      S5 AND S7
S10     3478      S1(7N)S2(7N)S3(7N)S4
S11     0      S5(S)S10
S12     545361      S1(7N)S2
S13     291      S12(7N)(S3(7N)S4)
S14     110940      S6(10N)(ACCOMPLISH??? OR ACHIEV??? OR FULFIL? OR COMPLET???
          OR FORM??? OR SHAP??? OR PRODUCE OR PRODUCING OR PRODUCTION -
          OR BUILDING OR CONSTRUCTI? OR SYNTHESI? OR DEVELOP????)
S15     171      S14(10N)(S3(10N)S4)
S16     66      S14(7N)(S3(7N)S4)
S17     38      S16 NOT PY>1999
S18     38      S17 NOT PD=19991230:20051130
S19     27      RD (unique items)

```

19/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01887530 05-38522
Data mining transformed
Davis, Beth
Informationweek n751 PP: 86-88 Sep 6, 1999
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 1275

...TEXT: included are such analytical tools as Underwriting Profitability Analysis, for categorizing customers by level of **risk**, and Intelligent Miner for Relationship **Marketing** for creating **customer profiles**. IBM and its Lotus **Development** Corp. subsidiary plan to integrate Intelligent Miner into Domino, so users can, for example, mine...

19/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01749877 04-00868
Decision support systems provide answers
Totty, Patrick
Credit Union Magazine v65n1 PP: 71-72 Jan 1999
ISSN: 0011-1066 JRNL CODE: CUG
WORD COUNT: 789

...ABSTRACT: Web pages aimed at specific quadrants. Some credit unions use decision support systems to offer **customers** a "next best" product. Decision support systems include **predictive** software. Equifax has **developed** software that **predicts consumers**' future behavior, including probable **risk**, **response**, and profitability. Some decision support systems are purely a service. Membership Marketing Support Services offers ...
...TEXT: so they can see the effects of certain pricing decisions."

Decision support systems also include **predictive** software. For example, Equifax **develops** and sells software that **predicts consumers**' future behavior, including probable **risk**, **response**, and profitability. **Risk Score**, which is specific to the credit union industry, predicts the likelihood of a member...

19/3,K/4 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01512549 01-63537
Data mining can unearth a competitive edge
Galfond, Glenn
National Underwriter (Property & Casualty/Risk & Benefits Management)
v101n40 PP: 10, 37 Oct 6, 1997
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 1229

...TEXT: insurance products, and has never filed a major claim.

...TEXT: Risk Credit Scores

Author Affiliation:

James J. Carey is vice president of Neuristics Corp., which **develops** **risk** and **marketing** **models** for **consumer** lenders. Neuristics is based in Baltimore, Md.

19/3, K/8 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01161575 98-10970
Survival analysis
Li, Shaomin
Marketing Research: A Magazine of Management & Applications v7n4 PP:
16-23 Fall/Winter 1995
ISSN: 1040-8460 JRNL CODE: MRE
WORD COUNT: 3681

...TEXT: the expected tenure for a given customer?

* To identify factors that influence the duration of **customers** ' tenure and build **profiles** of loyal and non-loyal **customers** .

* To **develop** a **model** to help **marketing** managers identify **customers** with high **risks** of switching and thus retain them more effectively.

The data set used for this study...

19/3, K/14 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05293322 Supplier Number: 48059954 (USE FORMAT 7 FOR FULLTEXT)
SRA Unveils Data Mining Solution.
Business Wire, p10200030
Oct 20, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 582

... companies to address large-scale problems such as fraud detection and prevention, cost-effective targeted **marketing** , **risk** analysis, and **prediction** of **consumer** behavior.
"For over ten years, SRA has been **developing** innovative solutions for practical problems facing businesses and government agencies in the fields of intelligent...

19/3, K/18 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01941180 Supplier Number: 42478084

BankAmerica Software Aims to Spot Wobbly Credit Lines
American Banker, p3
Oct 31, 1991
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

BankAmerica is putting software in place for tracking **consumer** credit lines. The new software was **developed** to **forecast** the behavior of **customers** and assist in managing compliance with **risk** -adjusted capital requirements. The software is a **response** to increasing desire among banks to identify eroding credit lines prior to writing off loans...

19/3, K/25 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05782374 SUPPLIER NUMBER: 11840516 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Neural networks add 'brainpower' to data. (consumer information database management)

Egol, Len
Direct, v4, n2, p17(1)
Feb, 1992
ISSN: 1046-4174 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 425 LINE COUNT: 00036

... industries, including quality control in manufacturing. In marketing applications, however, they can be used to **produce** statistical models that measure **risk**, **forecast** **response** and sales, **predict** cancellations and renewals, monitor business and **customer** trends, **develop** cross-sell **profiles**, and automate such tasks as processing an insurance application. But your PC needs at least...

19/3, K/26 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

01862343 SUPPLIER NUMBER: 02930977
The Influences of Inherent Risk and Information Acquisition on Consumer Risk Reduction Strategies.
Lantos, G.P.
Journal of the Academy of Marketing Science, v11, p358-381
Fall, 1983
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...ABSTRACT: of inherent risk and the amount of acquired brand/attribute information available is examined. Five **consumer** **risk** reduction strategies are tested. A stimulus-organism- **response** model is **developed** to guide the research. The five risk reduction strategies tested are: always buy high priced...